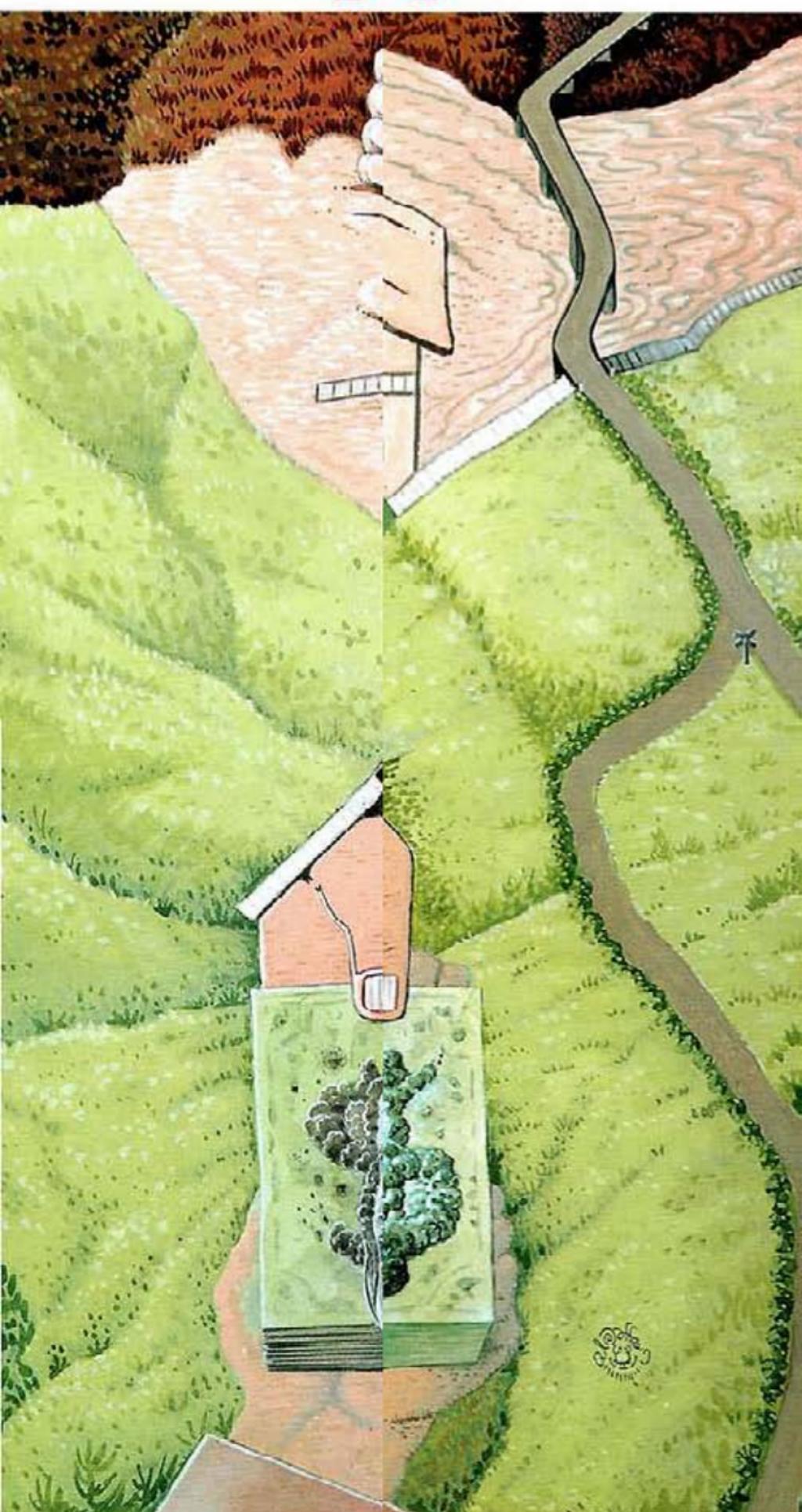


# WHAT SEASONAL DISASTER WREAKS HAVOC ON AMERICAN FAMILIES?



FOLD PAGE OVER LIKE THIS!

**A** **B** FOLD BACK SO "A" MEETS "B"



**PAYING  
SCHOOL  
TUITION**

**A** **B**